



Nehemiah Community Reinvestment Fund

Nehemiah Corporation of California



Nehemiah Corporation of California (NCC)

NCC is the parent company to Nehemiah Community Reinvestment Fund, Inc. (NCRF)
NCC is the oldest, most respected provider of down payment assistance in the industry.
NCC has helped over 150,000 homebuyers to obtain gift funds.



Nehemiah Community Reinvestment Fund (NCRF)

- ✓ Sacramento-based nonprofit
- ✓ Community development lender
- ✓ Provide capital and resources
- ✓ Revitalize low-income and underserved communities
- ✓ Source of capital and technical assistance



Programs and Services

Loan Programs include:

- Affordable Housing
- Community Facilities
- Economic Development



Programs and Services

Loan products include:

- ✓ Land acquisition
- ✓ Construction
- ✓ Refinance
- ✓ Predevelopment
- ✓ Rehabilitation
- ✓ Line of Credit
- ✓ Site Development
- ✓ Mini-permanent
- ✓ Working Capital



Programs and Services

Provides technical assistance (TA) and training help community- and faith-based organizations obtain the skills they need to build sound, enduring organizations.



The Development Process

Organizational First Steps

- ▼ Why?
- ▼ What for?
- ▼ What kind?
- ▼ What size?
- ▼ Where?
- ▼ What can you afford?
- ▼ What will it cost?



The Development Process

What does NCRF want to know?

- ✓ 501©3 letter
- ✓ Application
- ✓ Financials
- ✓ Project Feasibility
- ✓ Project Budget
- ✓ Operating Proforma



The Next Steps

At this point NCRF assesses the organizations financial position to create an effective funding strategy.

- Loan for full amount
- Loan from NCRF alongside loan from another lender
- Loan coupled with fundraising
- Fundraising

